



Order Filed on October 24, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Low and Low, L.L.C.  
505 Main Street  
Hackensack, New Jersey 07601  
Telephone: (201) 343-4040  
Russell L. Low, Esq. No. 4745  
Attorney for the Debtor

In Re:  
  
Carlos Moyeno

Case No.: 15-17588  
Chapter: 13  
Judge: VFP

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: October 24, 2019**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on July 19, 2018 :

Property: 81 Vreeland Avenue Bergenfield NJ 07621

Creditor: America's Servicing Co

and a Request for

☒ Extension of the 90 day Loss Mitigation Period having been filed by Russell L. Low,  
and for good cause shown

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 12/19/19 .

The Loss Mitigation Period is terminated, effective \_\_\_\_\_ .

In re:  
Carlos O. Moyeno  
Debtor

Case No. 15-17588-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db +Carlos O. Moyeno, 81 Vreeland Avenue, Bergenfield, NJ 07621-1928

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING COMPANY AS SERVICER FOR The Bank of New York Mellon, f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Struc nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE FOR STRUCTURED ASSET MORTGAGE et.al. nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE FOR STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEAR STEARNS ALT-A TRUST, MORT nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortga dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jerome B. Blank on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING COMPANY AS SERVICER FOR The Bank of New York Mellon, f/k/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Struc nj.bkecf@fedphe.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE et.al. nj.bkecf@fedphe.com

Russell L. Low on behalf of Debtor Carlos O. Moyeno rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 8